

I, Jorn Iversen, hereby declare that I am,

a citizen of Canada, residing at 1 Benvenuto Place, Suite 521, Toronto, Ontario, M4V 2L1, CANADA

that I have reviewed and understand the content of the specification, including the claims, (Jones, Day, Reavis & Pogue Docket No. 767834600001) filed on February 16, 2001, under U.S. Application No. 09/788,208; and I believe that I am the original, first, and sole inventor of the subject matter which is claimed therein and for which a patent is sought on the invention or discovery entitled:

SYSTEM AND METHOD FOR SETTLING TRADES IN A DIGITAL MERCHANT EXCHANGE

and that I acknowledge my duty to disclose information of which I am aware which is material to the examination of this application, in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

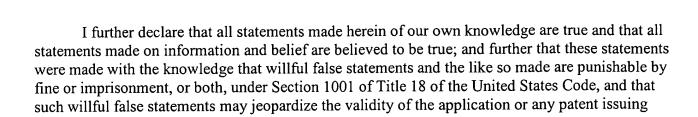
I hereby designate the following as my mailing address and telephone number:

Stephen D. Scanlon Jones, Day, Reavis & Pogue North Point 901 Lakeside Avenue Cleveland, Ohio 44114

and appoint each of the following as my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Kenneth R. Adamo, Registration No. 27,299; Barbara Arndt, Registration No. 37,768; John V. Biernacki, Registration No. 40,511; David B. Cochran, Registration No. 39,142; Regan J. Fay, Registration No. 26,878; F. Drexel Feeling; Registration No. 40,602; Calvin P. Griffith, Registration No. 34,831; Warren M. Haines; Registration No. 40,632; David M. Maiorana, Registration No. 41,449; Shawn A. McClintic, Registration No. 45,856; Timothy J. O'Hearn, Registration No. 31,552; Stephen D. Scanlon, Registration No. 32,755; H. Duane Switzer, Registration No. 22,431; Michael W. Vary, Registration No. 30,811; and James L. Wamsley, III, Registration No. 31,578;

all having the above designated address.



Iorn Iversen

thereon.

Residence:

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